

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Yassine Chekkouri
Gemma S Cruz
Debtor(s)

Case No. 09 B 39806

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/23/2009.
- 2) The plan was confirmed on 12/14/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/21/2012, 08/29/2013.
- 5) The case was Completed on 12/12/2013.
- 6) Number of months from filing to last payment: 50.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$14,725.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$48,549.08
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$48,549.08**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,695.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,233.72
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,928.72**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	745.00	NA	NA	0.00	0.00
American Collection Corp	Unsecured	299.00	NA	NA	0.00	0.00
American Express	Unsecured	1,004.00	NA	NA	0.00	0.00
American Honda Finance Corporation	Secured	17,029.00	10,696.58	13,862.79	13,862.79	626.72
American Honda Finance Corporation	Unsecured	0.00	NA	NA	0.00	0.00
Ann Arbor Financial Services	Unsecured	2,166.00	NA	NA	0.00	0.00
Armour System	Unsecured	446.00	NA	NA	0.00	0.00
Armour System	Unsecured	354.00	NA	NA	0.00	0.00
Asset Acceptance	Unsecured	1,085.00	NA	NA	0.00	0.00
Asset Acceptance	Unsecured	7,891.00	8,285.43	8,285.43	8,285.43	0.00
Bank Of America	Unsecured	0.00	NA	NA	0.00	0.00
Bankfirst	Unsecured	0.00	NA	NA	0.00	0.00
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
CBE Group	Unsecured	30.00	NA	NA	0.00	0.00
Collection	Unsecured	877.00	NA	NA	0.00	0.00
Creditors Alliance Inc	Unsecured	3,433.00	NA	NA	0.00	0.00
Dell Financial Services Inc	Unsecured	1,414.00	1,414.20	1,414.20	1,414.20	0.00
Department Stores National Bank	Unsecured	568.00	568.14	568.14	568.14	0.00
Discover Financial Services	Unsecured	4,952.00	4,952.29	4,952.29	4,952.29	0.00
First Bank Of Marin	Unsecured	0.00	NA	NA	0.00	0.00
First Card	Unsecured	391.00	NA	NA	0.00	0.00
First Premier	Unsecured	0.00	NA	NA	0.00	0.00
First Premier Bank	Unsecured	0.00	NA	NA	0.00	0.00
First USA Bank/Lomas Bank	Unsecured	0.00	NA	NA	0.00	0.00
First USA Bank/Lomas Bank	Unsecured	0.00	NA	NA	0.00	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HSBC Auto Finance	Unsecured	0.00	NA	NA	0.00	0.00
Hunter Warfield	Unsecured	977.00	NA	NA	0.00	0.00
J J Mac Intyre Co Inc	Unsecured	1,598.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	214.00	214.95	214.95	214.95	0.00
Jefferson Capital Systems LLC	Unsecured	1,320.00	1,580.14	1,580.14	1,580.14	0.00
Limited Express	Unsecured	0.00	NA	NA	0.00	0.00
Lord & Taylor	Unsecured	0.00	NA	NA	0.00	0.00
Midland Credit Management	Unsecured	2,578.00	2,589.86	2,589.86	2,589.86	0.00
Mitsubishi Motors Credit Of America	Unsecured	NA	7,380.16	7,380.16	7,380.16	0.00
Mitsubishi Motors Credit Of America	Unsecured	0.00	NA	NA	0.00	0.00
Northern Leasing System	Unsecured	NA	1,377.70	1,377.70	1,377.70	0.00
Peoples Energy Corp	Unsecured	0.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	1,767.00	1,503.87	1,503.87	1,503.87	0.00
Resurgent Capital Services	Unsecured	255.00	264.11	264.11	264.11	0.00
Rnb Fields3	Unsecured	0.00	NA	NA	0.00	0.00
Rnb Fields3	Unsecured	0.00	NA	NA	0.00	0.00
Toyota Motor Credit Corporation	Unsecured	0.00	NA	NA	0.00	0.00
Victoria's Secret	Unsecured	0.00	NA	NA	0.00	0.00
Washington Mutual Providian	Unsecured	0.00	NA	NA	0.00	0.00
Washington Mutual Providian	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB/Express	Unsecured	0.00	NA	NA	0.00	0.00
Zenith Acquisition	Unsecured	1,320.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$13,862.79	\$13,862.79	\$626.72
TOTAL SECURED:	\$13,862.79	\$13,862.79	\$626.72
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$30,130.85	\$30,130.85	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,928.72</u>
Disbursements to Creditors	<u>\$44,620.36</u>

TOTAL DISBURSEMENTS : **\$48,549.08**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/10/2014

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.